

## SEARCH REQUEST FORM

94

Examiner # (Mandatory): \_\_\_\_\_ Requester's Full Name: MUSSEI TESEAMARIAMArt Unit 2764 Location (Bldg/Room#): CPA 2 Phone (circle 305) 306 308) 1393Serial Number: 09/231745 Results Format Preferred (circle): PAPER DISK E-MAIL

Title of Invention \_\_\_\_\_

Inventors (please provide full names): \_\_\_\_\_

Earliest Priority Date: 01/15/99

Keywords (include any known synonyms registry numbers, explanation of initialisms):

- 1) Performing secure credit card purchases
- 2) contacting a custodial authorizing entity
- responsibility of account parameters of a customer's credit card account
- 3) supplying the custodial authorizing entity with account identification
- 4) generating a transaction code
- 5) communicating the transaction code to a merchant
- 6) verifying purchase parameters
- 7) obtaining purchasing authorization
- 8) payment categories include cost of purchase, maximum amount
- maximum total amount purchased within a predetermined time period

## Search Topic:

Please write detailed statement of the search topic, and the concept of the invention. Describe as specifically as possible the subject matter to be searched. Define any terms that may have a special meaning. Give examples of relevant citations, authors, etc., if known. You may include a copy of the abstract and the broadcast or most relevant claim(s).

- 9) authorization single transaction at maximum amount of purchase
- 10) " multiple " " " " " "
- 11) limited time interval during purchase authorization is valid

01-12-00 P02:53 IN

## STAFF USE ONLY

Searcher: Lamela ReynoldsSearcher Phone #: 308-7798Searcher Location: 41530Date Picked Up: 1-19-2000 11:00Date Completed: 1-20-2000 11:00Clerical Prep Time: 171Terminal Time: 826Number of Databases: 42

## Type of Search

\_\_\_\_ N.A. Sequence

\_\_\_\_ A.A. Sequence

\_\_\_\_ Structure (#)

\_\_\_\_ ☒ Bibliographic

\_\_\_\_ Litigation1

\_\_\_\_ Fulltext

\_\_\_\_ Procurement

\_\_\_\_ Other

## Vendors (include cost where applicable)

\_\_\_\_ STN

\_\_\_\_ Questel/Orbit

\_\_\_\_ Lexis/Nexis

\_\_\_\_ ☒ WWW/Internet

\_\_\_\_ In-house sequence systems (list)

\_\_\_\_ ☒ Dialog\_\_\_\_ ☒ Dr. Link

\_\_\_\_ Westlaw

\_\_\_\_ Other (specify)

File 624:McGraw-Hill Publications 1985-2000/Jan 19  
(c) 2000 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2000/Jan 16  
(c) 2000 San Jose Mercury News  
File 635:Business Dateline(R) 1985-1999/Nov 17  
(c) 1999 Bell & Howell  
File 647:CMP Computer Fulltext 1988-2000/Jan W2  
(c) 2000 CMP  
File 674:COMPUTER NEWS FULLTEXT 1989-1999/DEC W2  
(c) 1999 IDG COMMUNICATIONS  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

Set	Items	Description
S1	55636	(CREDIT OR DEBIT) (3N) CARD? ?
S2	2812028	SINGLE OR ONE OR MANY OR PLURAL? OR MULTI OR MULTIPLE OR SEVERAL OR FIXED() NUMBER? OR REPEATED
S3	1721297	TRANSACTION? OR PAYMENT? OR BUY? OR SPEND? OR TRANSFER? OR TRANSMIT? OR TRANSMISSION? OR PAYMENT? OR WITHDRAWAL? OR CHARG?
S4	49	ELECTRONIC() FINANCIAL() TRANSACTION?
S5	105280	PARAMETER? OR LIMITATION? ? OR DEFINITION?
S6	2050457	MATCH? OR COMPAR? OR CORRESPOND? OR RELAT? OR ASSOCIAT? OR REFERENC? OR CONFORM?
S7	673	PAYMENT?(3N) (CATEGOR? OR TYPE? ? OR CLASSES)
S8	8990	(MAXIMUM OR MINIMUM) (3N) (AMOUNT? OR COST OR INCREMENT? OR TOTAL? ?)
S9	30962	TIME(3N) (COMMITMENT? OR REQUIRE? OR RESTRAINT? OR CONSTRAINT? OR DEMAND? OR LIMITAT?)
S10	1491	(PREDETERMIN? OR PRESET OR LIMITED OR SET OR PRESELECT? OR PRE() (SELECT? OR SET OR DETERMIN?) OR FIXED) (3N) TIME(3N) (PERIOD? OR INTERVAL? OR DURATION?)
S11	1252484	VERIFY? OR AUTHORI? OR APPROV? OR ACCEPT? OR PERMIT? OR PERMISSION? OR VALID? OR CONFIRM?
S12	1798753	CONTACT? OR NOTIF? OR ADVISE OR NOTICE? OR APPRIS? OR INFORM?
S13	4811	(CUSTODIAL OR RESPONSIBLE) (3N) AUTHORITY OR TTP OR TRUSTED(-) THIRD PARTY OR TRUSTED() (INTERMED? OR AGENT?) OR CERTIFI?() (-AUTHORIT? OR AGENT? OR AGENC?) OR CLEARING() (HOUSE? OR OFFICE?)
S14	271	ACCOUNT?(3N) (IDENTIFICATION? OR ID)
S15	657200	COMMUNICAT? OR MESSAGE? OR NOTIFICATION?
S16	2248993	MERCHANT? OR VENDOR? OR SELLER? OR BUSINESS
S17	17115	S3(3N) (CODE? ? OR NUMBER? ? OR NUMERL? ? OR DIDIT? ? OR NUMERIC? ?)
S18	17517	S1(S) (S3 OR S4)
S19	1	S18(S) S6(S) S5(S) (S7 OR S8)
S20	9	S18(S) S6(S) (S9 OR S10)
S21	9	RD S20 (unique items)
S22	57	S18(S) (S7 OR S8)
S23	0	S22(S) (S9 OR S10)
S24	15	S22(S) S11
S25	15	RD S24 (unique items)
S26	15	S25 NOT S21
S27	0	S22(S) S13
S28	46	S18(S) S13
S29	0	S28(S) S14
S30	46	S28 NOT (S21 OR S26)
S31	8	S30(S) S12(S) S16

19/3,K/1 (Item 1 from file: 635)  
DIALOG(R) File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

0680866 96-38076

**Mutual fund managers: Morgan Keegan arm in the big leagues**

Feibelman, Adam

Memphis Business Journal (Memphis, TN, US), v17 n44 p1

PUBL DATE: 960304

DATELINE: Memphis, TN, US, South Central

WORD COUNT: 1,141

**TEXT:**

... way they used a bank savings account -- making withdrawals on demand, using checks and, now, **debit cards** -- but usually with a greater return.

Over the subsequent 25 years, Bent's fund grew...

... great year" for his portfolio, which had a 11.75% return; but that is when **compared** to S&P 500 index return of 16.43%. The S&P performance, he says...The fund, he explains, gives modest investors "the ability to get in with a lesser **amount** of money."

The **minimum** initial investment for "class A" shares in the fund is \$1,000. Subsequent investments can..

21/3,K/1 (Item 1 from file: 635)  
DIALOG(R) File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

1107264 00-82988

**Turning kids loose >Deal would make it easier for children to buy stuff on line**

Reidy, Chris

Boston Globe (Boston, MA, US) pC.1

PUBL DATE: 990929

DATELINE: Cambridge, MA, US, New England

WORD COUNT: 1,328

**TEXT:**

... a strategic alliance this week that may make it easier for children and teens to **buy** books, CDs, and other items on line. Goodness knows kids **buy** enough merchandise in the real world thesedays -- consumers in the 12- to-19 age group spent \$141 billion in 1998, according to Teen Research Unlimited. But while teens may **spend** as much time on the Internet as they do at the mall, only a fraction...

... to e-commerce Web sites. That's because Web purchases are mostly made with a **credit card**, something most young folks don't have. Now, just in time for the holidays, several...

... have come up with ways that could transform teens and children into on-line big **spenders**. For good or ill, West Coast outfits such as RocketCash and DoughNet are already offering parents a way to give their children anInternet **spending** allowance, a sort of on-line **debit - card** account that would let their children shop the Web. Looking to do something similar, Iconomy...

... San Francisco. In simple terms, iCanBuy has technology that enables parents to create on-line **debit cards** for their children, and Iconomy.com provides retail Web space where young consumers can use those **debit cards** to make parentally approved purchases. For Iconomy.com, the deal is the latest for a...

... South Park' CD," he says, referring to a controversial TV show and movie. When opening **debit -card** accounts, parents can set guidelines for what children may **buy** and how much they can **spend**, he says. Some parents may permit a 17-year-old son to **buy** certain rap CDs, but bar their 12-year-old from shopping the on-line music...

... wired to the Internet, analysts are unsure how many of them will takeadvantage of alternative- **payment** methods. "I don't know how big a market this is going to be, probably...

... vice president Michael Wood wonders whether kids are ideal Internet consumers. Many teens are impulse **buyers**, who prefer to get something from the mall today rather than wait the three days or so it takes for an e-commerce site to ship an item to a **buyer**'s home. "They want instant gratification," Wood says of teens. And parents still leery of...

...up on X-rated fare, and it's hard to say how quickly these new **payment** methods may catch on. Perhaps looking to allay some of these concerns, iCanBuy bills itself as a Web site that teaches teens about money management. Youngconsumers can use their **debit cards** to make charitable donations and, someday, to invest in mutual funds. "We see ourselves as...

... an Amazon.com wannabe," says Iconomy chief executive Aaron Day. Under a previous name of **BuySafe .com**, the company opened an on- line mall with more than 20 stores, selling everything from perfume to cigars. **BuySafe .com** was responsible for the Web technology; vendors supplied the goods, shipping purchases to the...

... Iconomy.com clients thought they could make money by selling information, much as a magazine **charges** readers subscription fees. But with so much free information available on the Web, only a...

...easy. E-commerce requires an expensive infrastructure of warehouses and delivery systems. It also often **requires** time and expertise that many content Web sites don't have. Unable, or unwilling, to make this the site to send a now-free electronic birthday card, the consumer can also **buy** a present, thanks to a gift shop that Iconomy.com has installed on EGreetings' Web...

...links that automatically transport visitors to a content Web site to a merchant site selling **related** products. For example, a consumer who visits the Web site for Scholastic Inc., the US publisher...

...of children's books, can link to Toysmart.com, a Be Free client, to make **related** purchases. If a consumer then makes a purchase, Waltham-based Toysmart says it kicks back...

...com's Day contends. Iconomy.com takes a different approach. When a customer wants to **buy** a gift from EGreetings, the customer is still on the EGreetings Web site when the **transaction** is completed. This allows EGreetings to learn more about its customers and craft marketing and branding...

...stand out from the crowd. Iconomy.com now hopes to plug its clients into the **debit** -card network set up by iCanBuy.com; that would let children and teens **buy** merchandise from the e-commerce stores such as the one that Iconomy.com has built...

21/3,K/2 (Item 2 from file: 635)  
DIALOG(R) File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

0477446 94-31015

Delrina announces Delrina WinFax PRO 4.0, major upgrade of the world's most popular PC fax software

Sofer, Shelly

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 940314

DATELINE: San Jose, CA, US

WORD COUNT: 2,536

TEXT:

...mobile

users.

-- Expanded messaging capabilities that include: 1) Fax-a-File, a fax-based file **transfer** capability that makes it as easy to send an actual document file as it is...

...each column of which represents a different informational field (date, time or status of the **transmission**, for instance). These columns can be resized simply by dragging their edges to the left...

...the same set of rules

applies to each major component of the interface, the user **requires** significantly less **time** and effort to learn to use WinFax PRO's full functionality.

For example, each fax...

...user is in.

For example, when a fax is dragged into an Archive folder, the **associated** images are automatically compressed to reduce disk space, while in the Phonebook, fax broadcast groups...

...receive log, the user

can see the actual fax, a detailed synopsis of the fax **transmission** (date, time, status, **transmission** speed, etc.) or the thumbnails of the fax.

-- Context-Sensitive Menu Bar and Menus -- The...with WinFax PRO.

-- Robust Dialing Sequences -- In order to access different services or use different **credit cards** for long distance fax calls, users need to quickly change and maintain many different dialing...

...with prefixes and suffixes.

Many mobile users use more than one service or long distance **credit card**, so having the flexibility to change and maintain multiple dialing sequences is essential. In WinFax...

...actual documents rather than fax images, sending and receiving electronic mail within WinFax PRO, and **transmitting** error-free faxes.

-- Fax-a-File -- Until now, sending a fax meant sending a bit-mapped rendition or image of a document. However, new fax **transmission** protocols enable users with Class 1 fax modems to send their original documents or actual files (binary file) in the same easy way they currently **transmit** bit-mapped images.

WinFax PRO 4.0 supports binary file **transmission** through several protocols: 1) the ITU's (formerly the CCITT) T.434 protocol for **transmitting** binary files; 2) Microsoft At Work, which Microsoft has included in the latest Windows for...

...all

the security and encryption capabilities under Microsoft At Work;

3) a special binary file **transfer** capability between WinFax PRO 4.0 users that does

on-the-fly'' compression to reduce **transmission** time;

and 4) CAS file **transfer**, a special protocol available for Intel and other CAS compatible fax modems. **Transmission** preferences for individual recipients are maintained in the Phonebook, enabling a user to fax an...

...others

using cc:Mail or Microsoft Mail.

-- Error Correcting Mode -- The current protocol for fax

**transmission** relies on perfect line conditions to ensure quality faxes. However, adverse line conditions cause errors in fax data **transmission**, which typically appear as random blemishes or half-lines on a page. The problem is further magnified when attempting to fax at the higher **transmission** speeds of 14.4kbps.

WinFax PRO 4.0 supports Error Correction Mode (ECM), which allows fax data errors to be fixed during **transmission** and is an essential requirement for Fax-a-File. ECM enables users with Class 1 selected at the time of **transmission**. An on-line spell-checker is included that can be accessed in a cover page...

...0 on or after Feb. 1, 1994

can upgrade to version 4.0 at no **charge**. Users of WinFax PRO 3.0, WinFax LITE or previous versions of WinFax can upgrade...

21/3,K/3 (Item 3 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

(c) 1999 Bell & Howell. All rts. reserv.

0414381 93-66330

**Mellon reports increased second quarter 1993 earnings**

Johnston, Charles M

PR Newswire (New York, NY, US) s1 p1

PUBL DATE: 930720

DATELINE: Pittsburgh, PA, US

WORD COUNT: 7,192

TEXT:

...primarily of money

market,  
demand and time deposits. Goodwill and other intangibles arising  
from  
this **transaction** were \$457 million.

Net Interest Revenue  
(taxable  
equivalent  
basis)

	Three months ended June...	Six months
--	-------------------------------	------------

...4.30 17bp

The improvement in net interest revenue in the second quarter  
of  
1993, **compared** with the second quarter of 1992, primarily  
reflected  
a higher level of interest-earning assets...

...Company. The Boston Company acquisition added  
approximately  
\$14 million of net interest revenue, excluding the **related** cost  
of  
financing the **transaction**. The effective management of the  
corporation's funding positions and a reduction in nonperforming  
assets  
also contributed to the improved net interest revenue **compared**  
with the  
prior-year period. Partially offsetting these positive factors  
was the  
impact on net...

...the  
first  
quarter of 1993 as part of the capital raising and balance sheet  
restructuring **related** to the acquisition of The Boston Company.  
Prior  
to The Boston Company closing, the proceeds...the net expense of acquired  
property, was \$48 million in the second  
quarter of 1993, **compared** with \$55 million in the prior-year period.  
The provision for credit losses was \$35...

...The net  
expense of acquired property increased \$8 million in the second quarter  
of 1993, **compared** with the second quarter of 1992 which included a \$10  
million gain from the sale of acquired assets. Net credit losses  
decreased \$26 million **compared** with the second quarter of 1992,  
reflecting lower net credit losses in each of the...

...loan categories.  
Credit quality expense was \$108 million for the first six months of  
1993, **compared** with \$161 million in the first half of 1992. The  
provision for credit losses was...

...Net credit losses in the first six months of  
1993 were down by \$44 million **compared** with the first half of 1992,  
reflecting lower net credit losses in each of the...

...Trust and  
investment  
management

	\$106	\$ 72	\$ 34	\$179	\$143	\$ 36
Cash management fees and deposit <b>transaction</b> <b>charges</b>	47	42	5	95	82	13
Information services	41	35	6	77	69	8
Mortgage servicing	15	9	6	32	17	15

despite the addition of \$40 million in nonperforming assets from the...

...of OREO from The  
Boston Company.

Nonperforming assets decreased by \$347 million, or 42 percent,  
**compared** with June 30, 1992 due primarily to a \$171 million reduction in  
nonperforming commercial real...

...resulted primarily from sales and credit  
losses. The \$40 million reduction in international nonperforming loans,  
**compared** with June 30, 1992, resulted primarily from in-substance  
foreclosures. The decrease in other assets... The increase in the  
corporation's common shareholders' equity in  
the second quarter of 1993, **compared** with March 31, 1993, resulted from  
the issuance to Shearson of \$115 million of common...

...Company, as well  
as earnings retention. The corporation's capital ratios at  
June 30, 1993, **compared** with March 31, 1993, reflected the higher equity  
level and the addition of \$6.3...

21/3,K/4 (Item 1 from file: 674)  
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT  
(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

079420

**Survey says 'tis the season for online buying**

Byline: Nancy Weil

Journal: Network World

Publication Date: November 10, 1999

Word Count: 709 Line Count: 62

Text:

... shoppers found that 67% will tackle at least 10% of their holiday gift  
list online, **compared** to 23% a year ago, while 19% will handle at least  
half of their shopping in cyberspace **compared** to 4% last year, according  
to figures released yesterday. Market research forecasts of increases in...

... retailing. Also somewhat unexpected was the steep increase in the  
predicted total online shoppers will **spend**, from the \$3 billion to \$4  
billion range last year to as much as \$15...

... majority of those who take to their computers in search of gifts. They  
will mostly **buy** items that need not be tried on, touched or otherwise  
admired in person before a...

... turn to the tried and true Web super sites like Amazon.com,  
Barnesandnoble.com, CDnow, **buy**.com and Etoys, Ernst & Young says. "It's a  
very consistent profile," Brown says, adding that online shoppers seem to  
be those with the most **constraints** on their **time**. The survey found that  
59% of online holiday shoppers are women, 58% are married, 58...

... find online holiday shopping inappropriate for large items and 26% find  
it not good for **buying** luxury items. As for improvements they would like  
to see this online holiday shopping season...

... easier to find in the view of 22% and 21% want more choices and  
selections. **Credit** card security guarantees are a desired improvement  
for 20% with 16% wanting more information about products...

21/3,K/5 (Item 2 from file: 674)  
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT  
(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

055587

**Calling private 'nets**



**Computerworld Retail Journal**

**Pier 1 dials intranet for faster, more personal service**

Byline: Jeremy Schlosberg

Journal: Computerworld Page Number: R18

Publication Date: October 01, 1996

Word Count: 1080 Line Count: 96

**Text:**

... inoperable unless one of the store's three voice lines was free. And once the **associate** made a connection, the data screen might take as long as two minutes to appear...

... integrator with its foot in the retail door, for the speed its technology adds to **credit - card** and check authorization. Harmonics supplied Pier 1 with a Retail Integration Module (RIM), a proprietary...

...60 to \$120 per store per month. It also shaves 50% to 80% off the **time required** for nighttime polling and data **transfer**, cutting down on long-distance costs. Ironically, although it is based on TCP/IP and...

... Pier 1 to not only introduce a stock-keeping unit (SKU) availability application that sales **associates** actually use but also roll out a new bridal registry. What's more, sales **associates** can run all the applications simultaneously. So one salesperson can check to see whether a ...

... counter. So even the greenest employee could ask a customer if he'd like to **buy** the blue shirt that just went on sale to go with the plaid shorts he...

21/3,K/6 (Item 3 from file: 674)

DIALOG(R)File 674:COMPUTER NEWS FULLTEXT

(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

052592

**Caught up in the Web**

**Computerworld Retail Journal**

**Caught up in the Web**

Byline: Alan Alper

Journal: Computerworld Page Number: R5

Publication Date: June 01, 1996

Word Count: 414 Line Count: 40

**Text:**

... to catch on because it is only appropriate for certain types of purchases. Anything that **requires** real-time, hands-on examination is probably safe - for now. But online shopping could catch fire if...

... try on merchandise? Or what if you could tap personal agents to do time-consuming **comparison** shopping? Evolving object-oriented, multimedia development tools such as Sun's Java could well deliver these "Jetsonesque" experiences. But not until security and multiple **payment** systems are fully dependable. That may be in the offing now that Visa and Microsoft and Mastercard and Netscape, respectively, have jointly agreed to the SET, or Secure Electronic **Transaction**, mechanism for guarding **credit -card transactions** for **buyers**, sellers, **transaction** processors and banking institutions. So if the Web evens out the playing field, what should...

... pleasant and useful shopping experience but also linking your site with accounting, inventory control and **credit -card** authorization systems to promptly process orders and not throw your shop into disarray. But while ...

21/3,K/7 (Item 4 from file: 674)

DIALOG(R)File 674:COMPUTER NEWS FULLTEXT

(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

047633

**Netscape Navigator flaw raises the question, Whom do you trust?**

**ON SECURITY**

Byline: Winn Swartau

Journal: Network World Page Number: 42

Publication Date: October 23, 1995

Word Count: 873 Line Count: 80

Text:

... the mediums greatest advantages. But no one in his right mind feels comfortable passing unsecured **credit card** numbers from point to point on the Internet. Netscape was supposed to have provided you...

... way to do that. It promised Internet security and privacy by adding encryption to those **transactions** that required it. When you **buy** a product, you expect it to perform as the manufacturer says it will. Astute corporate...

...kit to evaluate it? Testing to prove the efficacy of security systems is an expensive, **time** -consuming exercise that **requires** a stable of in-house expertise. But how can you be sure that the manufacturer...

...You run little risk this way, but the time factor is a killer. You could **buy** only from those companies that openly put their products out there for the hackers and...

... companies from the private sector, led by an organization such as the National Computer Security **Association** (NCSA). The members will make sure that your needs remain the focus. The NCSA can...

21/3,K/8 (Item 5 from file: 674)

DIALOG(R)File 674:COMPUTER NEWS FULLTEXT

(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

046878

**With data services still on the horizon, your decision is Up in the air**

**Buyer's Guide**

Byline: Mark Langer and Tom Brennan

Journal: Network World Page Number: 49

Publication Date: September 18, 1995

Word Count: 2349 Line Count: 213

Text:

... have a wireless subsidiary pitching cellular voice services, but it declined to participate in this **Buyer** 's Guide and is reportedly focusing efforts on personal communications services instead. MCI has no...

... with services that send data over circuit-switched cellular links. However, there is often a **relationship** between the two methods. Much of the technology used to support wireless data applications has...

... attach a modem to a cellular phone and send data, doing so doesn't always **match** your application requirements. ``You can service a number of data needs with regular cellular service...

... a plain old telephone line and a modem,' says Tom Walton, president of Waltonand Walton **Associates** , a consultancy in Richmond, Va. (see story, page 52). ``But in both cases, sometimes that...

...to handle throughput greater than 19.2K bit/sec and that the cost of the **associated** hardware and software is still too high. CDPD is tailored to applications with short bursts of traffic, such as point-of-sale **credit card** validation or dispatch operations. The standard also borrows TCP/IP addressing schemes to identify end...

... a CDPD network is assigned a unique mobile IP address. CDPD is accessed using a **transmitter** and receiver in end-user devices such as a laptop,

POS terminal or even a...

... cause they can generate a large number of packets - and the majority of CDPD providers **charge** on a per-packet basis. ``The problem is that many application developers understandably design their of the AireTrans **transaction** processing service. ``CDPD provides our customers the ability to put sales terminals where they make sense and adds a level of security needed to safely perform financial **transactions** ,'' says Elizabeth Hubbard, FirstNet's CDPD project manager. CDPD's security comes in two forms...

... and provide air link security are two issues that have dogged circuit-switched cellular data **transmissions** . Because CDPD was designed after the circuit-switched cellular standards used today, service designers were...

... But it's up to CDPD providers to negotiate billing and accounting procedures that are **associated** with visiting. You won't be able to visit unless the carriers involved have agreements...

... Balduf, Ameritech's product manager of enhanced data services. For this reason, Ameritech encourages customers to **spend** 60% to 70% of their presubscription time planning for the service rather than just jumping...

...operations, parking enforcement and alarm monitoring, all of which sport applications with small packets that **require** quick **transaction time** . Currently, the market is limited by the high cost of the proprietary modem-like devices...

... are similar in many ways to ARDIS'. But the company declined an interview for this **Buyer** 's Guide. Metricom is another packet radio provider that is looking to break out of...the receiving pager is turned off or is out of a coverage area. Messages are **transmitted** when the paging device is back on-line. SkyTel provides service in more than 250...

21/3,K/9 (Item 6 from file: 674)  
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT  
(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

040632

#### Wireless Data Services

#### Wireless Networks

Byline: James Kobiulus

Journal: Network World Page Number: 44

Publication Date: November 07, 1994

Word Count: 4187 Line Count: 414

#### Text:

...quite literally out of this world. For anyone interested in testing the waters with these **relatively** new services, the trick is to focus on what's available today. Companies should be...

... of solutions to support wireless, two-way data for E-mail, database access and file **transfer** . Many new segments of the wireless data market will burst forth within the next two...

... your needs is a process of elimination, based on such criteria as availability, coverage, roaming, **transmission** speed, network capacity, air link confidentiality, interoperability, available hardware and software, and price. WITHIN RANGE...ARDIS has the most extensive national network, reaching 10,700 U.S. cities and towns, **compared** to the 7,500 municipalities served by RAM Mobile. The chief limitation of circuit-switched...

... or more large cities typically need accounts with multiple service providers and must provide business **associates** with special access numbers for reaching them on other cellular systems. Some cellular

carriers, such...

... in the cellular industry and depend on bilateral agreements between service providers. SMR most often **associated** with police and taxi dispatch - is a regional service with less roaming support than cellular...

...ARDIS signals can penetrate buildings. CDPD, the new kid on the wireless block, may soon **match** packet radio networks' national coverage and roaming support. Most cellular companies will begin providing CDPD...

...for McCaw's wireless data division. He says McCaw's anticipated year-end coverage will **compare** favorably to ARDIS or RAM Mobile's current networks. McCaw can expand its CDPD coverage...

... wireless data at GTE Mobilnet, Inc. and a member of the CDPD Forum, an industry **association** of service providers, hardware/software manufacturers, systems integrators and value-added resellers. The **association** is currently coordinating tests of intercity roaming interoperability among all current CDPD service providers, infrastructure ...

... off-line laptop CD-ROMs, through occasional wired connections to high-speed terrestrial networks (Asynchronous **Transfer** Mode, Switched Multimegabit Data Services or ISDN), or a combination of both strategies. What you...safeguards, wireless services would not be appropriate for many corporate applications, especially those that involve **credit card** authorization, privacy-sensitive data and corporate intellectual property. Spread-spectrum-based public services - of which...Protocol-10 (MNP-10) or AT&T Paradyne's Enhanced Throughput Cellular (ETC) - and those **associated** with wire-line modems. Not surprisingly, Bell Atlantic, Ameritech Cellular, Southwestern Bell Mobile System and...

... many - to compensate for the out-of-range connection losses, longer packet delays and lower **transmission** speeds **associated** with radio links. CDPD providers claim that you'll be able to run your existing...

... applications to minimize the amount of data sent over the air, since most wireless nets **charge** on a per-packet or per-kilobyte basis. One tip, according to Rob Euler, ARDIS' vice president of business development, is to avoid **transmitting** unnecessary screen refreshes over the wireless link. ``What's required is (genuine) client/server application...providers often prefer to quote custom prices based on a host of factors, including activation **charges** , monthly **charges** , usage **charges** (per character, kilobyte, packet, message or **transaction** ), peak-period **charges** , back-end connectivity **charges** and volume discounts. When **comparing** prices of different wireless data services, one useful approach is to estimate the recurring costs...

... will not slow down until around the year 2000, predicts BIS Strategic Decisions, by which **time** **demand** will begin to plateau, dominant standards will emerge and less successful technologies will be abandoned...

26/3,K/1 (Item 1 from file: 634)  
DIALOG(R) File 634:San Jose Mercury  
(c) 2000 San Jose Mercury News. All rts. reserv.

09769042

**PLENTY OF INS AND OUTS TO MOVING**

San Jose Mercury News (SJ) - Saturday, September 26, 1998  
By: NICK HARDER, Orange County Register  
Edition: Morning Final Section: Real Estate Page: 22F  
Word Count: 593

...or two waiting for the truck to arrive.

When you sign the contract, ask what **types** of **payment** the moving company will **accept**. Chances are, the company won't **accept** a personal check. It may have to be a cashier's check or **credit card**.

The movers may not unload your goods until you pay them.

Finally, what happens when...

26/3,K/2 (Item 2 from file: 634)  
DIALOG(R) File 634:San Jose Mercury  
(c) 2000 San Jose Mercury News. All rts. reserv.

09732150

**6-MONTH WAIT ON DMV TEST NOW APPLIES**

San Jose Mercury News (SJ) - Thursday, August 20, 1998  
By: ANDY BRUNO AND STEVEN CHAE column  
Edition: Morning Final Section: Silicon Valley Life Page: 2E  
Word Count: 494

...I went to a restaurant for lunch and tried to pay my bill with a **charge** card. I was told that the restaurant would not **accept** it because the total was less than \$20. I thought there was a law that...

...San Jose

A

Not quite. There are no laws that cover maximums or minimums on **charge** card **transactions**. However, this may be a violation of the merchant's agreement with one of the major **credit card** companies, such as Visa and MasterCard. The agreements most merchants sign say there will be no **minimum amount** required. If you want to pursue this, you should complain directly to your **charge** card company, which will contact the merchant.

Intern sends thanks

I wanted to thank you...

26/3,K/3 (Item 3 from file: 634)  
DIALOG(R) File 634:San Jose Mercury  
(c) 2000 San Jose Mercury News. All rts. reserv.

09577040

**CYBERCASH TO ACQUIRE ICVERIFY OF OAKLAND**

San Jose Mercury News (SJ) - Wednesday, March 18, 1998  
By: From the Associated Press and Bloomberg News  
Edition: Morning Final Section: Business Page: 3C  
Word Count: 113

TEXT:

CyberCash Inc. of Reston, Va. agreed to **buy** Oakland-based ICVerify Inc., which makes software for **payment** over the Internet, for \$57.1 million in cash and stock, to prepare for expected...

... closing share price of \$17.88. The acquisition broadens CyberCash's business that allows secure **credit card transactions** and other financial services over the Internet. Closely held ICVerify makes software that **authorizes credit-card, debit-card** and check **transactions** and other **types of payment** for retailers. ...

26/3,K/4 (Item 1 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

0834755 97-95095

**Debit card use rises as client trust builds**

Banchero, Paola

Kansas City Business Journal (Kansas City, MO, US), v15 n44 p3

PUBL DATE: 970718

DATELINE: Kansas City, MO, US, Midwest WORD COUNT: 776

TEXT:

... to write a check for his meal in a Russell, Kan., diner, whips out his **debit card**. The waitress gladly **accepts** this **type of payment**.

A MasterCard commercial shows two women hurrying to catch a train.

The one with the...

26/3,K/5 (Item 2 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

0831472 97-91809

**The 1997 NJ Technology Fast 50 award winners**

Anonymous

New Jersey Business (Trenton, NJ, US), v43 n7 p90

PUBL DATE: 970700

DATELINE: Trenton, NJ, US, Middle Altantic WORD COUNT: 4,426

TEXT:

...over that five-year reporting period:

The 1997 NJ Technology Fast 50 Award Winners

11. **Transaction** Billing Resources, Hazlet. Private. Robert A. Gein. The firm was incorporated in 1985 and began operations in 1989. It began providing **authorization**, billing and collection services for commercial (non-telephone calling **card**) **credit cards** as **payment** for consumer long-distance telephone service. It has expanded its focus to **credit card payments** for virtually all **types** of telecommunications-based services

\$271,132; \$3.4m; 1,167%

12. Sensors Unlimited, Inc., Princeton...

26/3,K/6 (Item 3 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

0424504 93-76684

**BancTec acquires LPA, a provider of electronic payment system software**

Robinson, Gary

PR Newswire (New York, NY, US) s1 p1

PUBL DATE: 930823

DATELINE: Dallas, TX, US WORD COUNT: 647

TEXT:

... at the point of sale, enabling them to offer their customers a wide range of **payment** options. The product also provides "returned check entry" so that credit files can be updated electronically at the store level. Mainsail is a complementary software product for "main office" host **payment** processing which enables retailers to centralize **payment** processing and check **authorization** for all their stores. Mainsail allows retailers to maintain a central on-line customer database...

26/3,K/7 (Item 4 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

0016378 86-07060

**Microdevices to Introduce Credit Card Pay Phone**

Schnurman, Mitchell

Dallas Business Courier (Dallas, TX, US), v2 n2 s1 p1

PUBL DATE: 860428

DATELINE: Richardson, TX, US WORD COUNT: 1,397

TEXT:

... billing and instruction duties now handled only by expensive switching systems.

The module, designed to **accept** all major **credit cards**, connects directly to the pay phone and Casner said it could save some major phone **buyers** at least \$75,000. That is the **minimum cost**, he said, associated with purchasing a specialized central office that provides operating instructions, routes calls and determines when long-distance **charges** begin and end.

Most private pay phone owners today provide long-distance service by linking...

26/3,K/8 (Item 1 from file: 647)  
DIALOG(R)File 647:CMP Computer Fulltext  
(c) 2000 CMP. All rts. reserv.

01186696 CMP ACCESSION NUMBER: INW19990308S0055

**The Buck Stops Here**

Teri Robinson

INTERNETWEEK, 1999, n 755, PG39

PUBLICATION DATE: 990308

JOURNAL CODE: INW LANGUAGE: English

RECORD TYPE: Fulltext

SECTION HEADING: Trends: Payment Systems

WORD COUNT: 2193

... they need to integrate enterprise resource planning (ERP) applications, provide the means for real-time **credit card authorization**, offer customer tracking, safeguard both **buyer** and seller against fraud, meld various **payment types** and boost scalability to handle the growing number of **buyers**.

It's a tall order, but Bock believes payment processing is moving "toward the evolution..."

26/3,K/9 (Item 2 from file: 647)  
DIALOG(R)File 647:CMP Computer Fulltext  
(c) 2000 CMP. All rts. reserv.

01122253 CMP ACCESSION NUMBER: IWK19970331S0061

**Benefits Of Reuse - Code recycling raises programmer productivity and shaves costs**

Alan Radding  
INFORMATIONWEEK, 1997, n 624, PGAD01  
PUBLICATION DATE: 970331  
JOURNAL CODE: IWK LANGUAGE: English  
RECORD TYPE: Fulltext  
SECTION HEADING: Application Development  
WORD COUNT: 2278

... process while keeping the process itself soft," says Richard.  
For example, to create a reusable **payment** -processing component, Richard defines the entities involved-the something that makes the **payment** and the something that processes it-and their general behaviors. Purolator uses Rational's object-design tools to help identify and define these entities. This becomes the make-a-**payment** service component that every application will use to **accept** any **type** of **payment**. (By comparison, the conventional code-oriented approach calls for the programmer to code the process of handling a check and then write different code for handling a **credit card payment**.)  
Purolator applied this approach to creating the reusable entity that moves things from point to...

26/3,K/10 (Item 3 from file: 647)  
DIALOG(R)File 647:CMP Computer Fulltext  
(c) 2000 CMP. All rts. reserv.

01067706 CMP ACCESSION NUMBER: IWK19951016S0010  
**Cybercash And Politics**  
INFORMATIONWEEK, 1995, n 549, PG12  
PUBLICATION DATE: 951016  
JOURNAL CODE: IWK LANGUAGE: English  
RECORD TYPE: Fulltext  
SECTION HEADING: Front End  
WORD COUNT: 133

... Sanders' Web page at <http://www.kinetics.net/sanders>, download the Electronic Wallet software, indicate **payment type** and amount, and wait while the **credit card** is **authorized** by the bank-in seconds.  
So far, though, Sanders has gotten just one online contribution...

26/3,K/11 (Item 1 from file: 674)  
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT  
(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

079601  
**IBM's cash register on the Web**  
Byline: Marc Songini  
Journal: Network World  
Publication Date: November 17, 1999  
Word Count: 329 Line Count: 30

Text:

... Y. - IBM this week announced it was rolling out improved software for customers to execute **credit card payments** and other **transactions** over the 'Net. The company is upgrading and renaming its **Payment** Server software. The software will now be called WebSphere **Payment** Manager 2.1. WebSphere is IBM's Java-based Web application server. The **Payment** Manager processes purchases via **credit** or **debit cards** on the Web. It handles the authentication of the purchaser and ensures that the **transaction** remains encrypted. When someone makes a **payment** via the 'Net, **Payment** Manager makes sure they are who they claim, and then **accepts** their **payments**. **Payment** Manager then passes the **payment** data on to the customers bank for **approval**, keeping a record of the **transaction**. The Server relies on the Secure Electronic **Transaction** to ensure security during online **payments**. Now that **Payment** Manager is part of the WebSphere Commerce Suite family, it will also have WebSphere's...



...who could offer it as a service to customers. The company claims that by 2003 **spending** on the Internet will grow to \$1.3 trillion, up from \$111 billion today. With...

... have a safe virtual cash register available to Web merchants. Among the new features of **Payment Manager** is a Multipayment Framework that will let developers add on new **payment types** to the system. The Manager can also be integrated with online catalogs or other portions...

... electronic shop. The software will work in multiple languages and currencies, as well, IBM says. **Payment Manager 2.1** is now available on IBM AIX, Windows NT and Solaris platforms. In...

**26/3,K/12** (Item 2 from file: 674)  
DIALOG(R)File 674:COMPUTER NEWS FULLTEXT  
(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

063267

**IS goes shopping on the Web**  
**Buyer's Guide**

**Review: PC vendor Web sites offer flexibility and convenience for buyers doing research and placing orders**

Byline: Thomas Lamoureaux

Journal: Computerworld Page Number: 106

Publication Date: November 17, 1997

Word Count: 2340 Line Count: 213

**Text:**

...type contains credit-card information only - purchase orders or company checks aren't allowed as **payment** options. One procedure Micron adds to the **buying** process is that the order isn't **accepted** until it's processed by a sales rep. It surprised me that the other sites didn't do the same. The **payment** options are limited, but the order process allows the collection of all the pertinent information...

**26/3,K/13** (Item 1 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0939664 BW1536

**TRIDEX 2: Tridex Corporation Announces SMART 2 For Windows NT**

November 16, 1998

Byline: Business/Technology Editors

...a front-end POS system to capture transaction data, including table service, call-in delivery, **credit card authorization** and multiple **payment types** and a back-office suite that includes cash management, labor scheduling, payroll, menu management and...

**26/3,K/14** (Item 2 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0620233 BW1059

**NET PRESENCE: NetPresence announces new section for Buy IT OnLine**

September 05, 1996

Byline: Business and Feature Editors

...or special offer.

- Dates of Special: Starting and ending date of special offer.
- Methods of **Payment : Types of credit cards** , cash, etc., **accepted** by merchant.
- Methods of Ordering: Type of orders accepted -- Fax, Telephone, and/or Online.
- Secure...

26/3,K/15 (Item 3 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0597548 BW1192

**CYBERAMERICA: CyberAmerica Corp. sells third Internet virtual mall**

June 24, 1996

Byline: Business Editors/Computer Writers

...opportunities available. The Traveler's Outpost virtual mall is projected to have the ability to **accept** virtually any **type** of **payment** , including **credit card** and electronic funds transfers.

CyberAmerica is a diversified public company specializing in the development of...

31/3,K/1 (Item 1 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

0853762 98-14120

**Corporate profile for Electronic Clearing House**

Camras, Donna

Business Wire (San Francisco, CA, US) p1

PUBL DATE: 971010

DATELINE: Agoura Hills, CA, US, Pacific

WORD COUNT: 369

TEXT:

...inc.com

Chief Executive

Officer: Joel M. Barry

Chief Financial

Officer: Alice Cheung

Investor Relations

**Contact :** Donna Camras

**Business** number: 818/706-8999, ext. 3033

Public Relations

**Contact :** Donna Camras

Trading Symbol/

Exchange: ECHO/Nasdaq

Industry:

Computer/Finance

Market Makers:

Herzog, Heine, Geduld Inc.; Goldis Financial Group;  
Knight Securities L.P.; United Equities Co.

Company description: Electronic **Clearing House** Inc. (ECHO) is a provider of hardware and network services to customers on a national scale, specializing in **merchant credit card** processing and equipment rental inventory management. The company currently operates four active subsidiaries, all wholly owned by the company, to coordinate its **business** activities.

1) National **Credit Card** Reserve Corp. -- provides **credit card** processing and inventory management services.

2) ECHO **Payment** Services Inc. -- leases, rents and sells Point-of-Sale (POS) terminals and related equipment.

3...

...POS terminals and related equipment.

4) XpressCheX Inc. -- provides check-guarantee services to California-based **merchants** .

The company generated sales of approximately \$14.3 million for fiscal-year 1996 and \$14...

31/3,K/2 (Item 2 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

0682772 96-39997

**Banking on your personal computer: Services expand for both home and business users**

Anonymous

Business Digest-Southeastern Massachusetts/Cape & Islands (Hyannis, MA, US)

, v10 n12 p4

PUBL DATE: 960300

DATELINE: Hyannis, MA, US, New England

WORD COUNT: 2,892

TEXT:

... it does provide electronic banking services for business, such as check processing through the Automated **Clearing House** . (See related story.) "Some people are saying they don't care if their bank puts...

...home page on the internet, but they don't want to put out that magic **credit card** number, or account number. Ultimately we'll get that security issue addressed to the satisfaction...

...so that it's accessible only to those with authorized passwords. Because customer's account **information** is not put on the internet or through any public network it can't be...

... at the PC level a password," Johnson explains. "Then, every time you conduct an online **transaction** you have to enter a PIN number that you have selected and that's been...

... resulted in major changes in the industry , Rudgers notes. "It's Funny, but in this **business** a lot of people thought customers wouldn't want to use ATM's, or drive...

...the phones." The bottom-line is that customers have readily accepted new forms of transacting **business** with the bank, a trend that bodes well for the pace of continuing change that...

31/3,K/3 (Item 1 from file: 647)

DIALOG(R)File 647:CMP Computer Fulltext

(c) 2000 CMP. All rts. reserv.

01148503 CMP ACCESSION NUMBER: IWK19971215S0048

**Digital Certificates** (Products of '97)

Beth Davis

INFORMATIONWEEK, 1997, n 661, PG56

PUBLICATION DATE: 971215

JOURNAL CODE: IWK LANGUAGE: English

RECORD TYPE: Fulltext

SECTION HEADING: Trends

WORD COUNT: 95

TEXT:

Digital certificates got a boost this year from the Secure Electronic **Transaction** protocol. Backed by Visa and MasterCard, the protocol encrypts data, such as **credit -card** numbers, during a **transaction** and authenticates the parties involved. As many as 10 **vendors** are offering services or products. Users can set up **certificate authorities** that generate and manage digital certificates, or they can opt to outsource. More than half of those polled in the 1998 Computer Security Institute/Zona **Information** security market survey said they use digital certificates now or will next year.

31/3,K/4 (Item 1 from file: 674)

DIALOG(R)File 674:COMPUTER NEWS FULLTEXT

(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

072376

**Security action plan**

A demilitarized zone and SSL do not make a sound security plan. You need more, much more, to lock down an e-commerce site. From digital certificates to server log analysis, here's a look at the best ways to keep your business safe.

Byline: Mark Gibbs  
Journal: Network World  
Publication Date: February 22, 1999  
Word Count: 1223      Line Count: 115

Text:

... hackers can go much further given the opportunity. There are endless reports of theft of **credit card** data and fraudulent funds **transfers**, which, if made public, can strike a tremendous blow to customer confidence. And industrial espionage poses an even bigger threat to your **business**. Serious intruders are hard to catch, and unless you've got a good e-commerce...

... itself housed in a firewall defended extranet, what else can you do to protect your **business**? Paul Hoffman, director of sales and marketing for the Hosting and E-Commerce Group of...

... with a corporate purchasing system. The system allows the customer to designate department managers, set **spending** limits and receive purchase reports. Here are the challenges: how does the supplier secure the **transactions**, authenticate the managers, and prevent hackers from getting in? Securing the areaThe first step is...

... protocol exchanges between customers and your e-commerce services. For example, you might designate Hypertext **Transfer** Protocol (HTTP) and Secure Sockets Layer (SSL) as the only protocols your e-commerce system will use. In this case, you would specifically block all other protocols and be **notified** via alarm if someone attempts an unauthorized protocol exchange. This service is a function of...

...allow customers to interact with the e-commerce system. Sonnet Financial, an international funds exchange **business** in San Mateo, Calif., processes millions of dollars of **transactions** every day through its e-commerce site. The company relies on a firewall and basic...

... digital certificate-based authentication for the client and server. You could use a third-party **certificate authority** such as Verisign or else ...customers to pay for the client end of the system if they want to do **business** with you, but it might be smarter to cover these costs yourself for your most...

...system is supposed to do and using appropriate technologies will prepare your site for safe **transactions**. The Boy Scouts wouldn't expect anything less.

31/3,K/5      (Item 2 from file: 674)  
DIALOG(R) File 674:COMPUTER NEWS FULLTEXT  
(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

069927

**Alaska DMV goes online**

**Administration picks distributed-object technology for bridging DMV Web server and mainframe.**

Byline: Beth Schultz  
Journal: Network World  
Publication Date: October 26, 1998  
Word Count: 3785      Line Count: 342

Text:

... was still doing things in the most costly, time-consuming ways," says Mark Boyer, chief **information** officer in the state administration department. With Boyer's lobbying, the state legislature moved control...

...and the IBM MVS mainframe. Since mid-January, the DMV has handled 10,000 Web **transactions** and drawn about four times as many hits on its Web site, Boyer says. He...

can do **business** activities such as enter orders, change orders and check inventory through traditional terminal emulation-type screens. "Web access enables a higher **transaction** level," Smith says. "I can't yet say that we've done more **business** because of it, but we're capable of doing more **business** because of it." What Smith can say is that this implementation has reduced the company...

... fleet of superminis from Digital, Hewlett-Packard and Sun Microsystems; and a few minicomputers from **vendors** that aren't around anymore. Almost everything runs Unix, Fletcher says. And these machines are...

... conscious customers can set up a virtual private network connection to check any of their **information**. MCI WorldCom also runs a **certificate authority** for extranet access. Key to MCI WorldCom's quick Web-to-legacy efforts is Tarantella... Likewise, Fletcher says, browsers are here to stay. "Browsers are the right tool to retrieve **information** for us and our customers, whether we're running a PC application or a Motif...

... storms that battered the West Coast last winter kept power company crews busy, but the **information** systems held their own. Just a few months earlier, PG&E had put a Java...

... data. "Previously, we had to go to a number of various systems and extract the **information**. This puts it in one spot, and Java makes it easy for all levels of...

... resides on a Windows NT system along with a Microsoft SQL Server database, a mainframe **transaction** server and a Microsoft Internet **Information** Server that is one of the Web servers that supports the intranet. Cold Fusion tags...

... The Cold Fusion Application Server then queries the SQL Server database, which checks the mainframe **transaction** server for the latest **information**. That **transaction** server mimics a 3270 client when it queries the legacy systems. It parses the answers and writes the data as a flat file for the SQL Server, which sends the **information** back to the Cold Fusion Application Server. The Cold Fusion tags dynamically generate the data...

... team did free up disk space for the SQL Server data because outage and repair **information** grew during the stormy winter months. Paddock also notes that it is still the most...

... says. This intranet application draws from a variety of legacy databases to help PG&E **business** customer service representatives more accurately estimate billings. EAGLE is typically invoked by service representatives who...

... patterns, tariffs and ever-changing regulatory requirements. Representatives wanted a tool to apply specific account **information** to various rate scenarios, Paddock says. Most of the necessary data is in a rate...

... so it was a matter of Webifying the application. The IT staff again built a **transaction** system involving a Cold Fusion Application Server, SQL Server and mainframe **transaction** server that work together to compile and present mainframe data on the fly in HTML...

... sometimes took more than a day to obtain. Paddock estimates the project took about five **business** days. The data was available and the developers were experienced with Web-to-legacy architecture...

... a lot of functions into one interface. The user should have no idea that the **information** he received came from six different hoses," Paddock says. So far, PG&E has met...

067999

**Dutch secure payments with SET**

Byline: Mary Lisbeth D'Amico

Journal: Computerworld Page Number: 42

Publication Date: August 03, 1998

Word Count: 468 Line Count: 46

**Text:**

... included is a certification authority, which generates and controls digital certificates and cryptographic keys. The **payment** gateway links the **merchant**'s World Wide Web site to the financial systems responsible for authorization and **payment**.

A merchant server runs the application that connects a merchant's Web site to the...

**31/3,K/7 (Item 4 from file: 674)**

DIALOG(R) File 674:COMPUTER NEWS FULLTEXT

(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

050924

**CyberPayments conference taking shape**

Journal: Network World Page Number: 95

Publication Date: April 01, 1996

Word Count: 122 Line Count: 12

**Text:**

The National Automated **Clearing** House Association will hold a conference to address making **payments** across the Internet. Sponsored by Microsoft Corp. and CyberCash, Inc., the CyberPayments '96 conference will ...

... done to overcome security concerns that have clouded the use of the Internet for automated **clearing house**, **credit card**, **debit card** and other forms of electronic **payment**. Representatives from the **vendor** community and a number of leading banks, including the Federal Reserve Bank, will shed light on the infrastructures they have built to make electronic **payments** across the Internet more secure. For more **information**, call Financial & Business Media Associates, Ltd. at (800) 529-7375.

**31/3,K/8 (Item 5 from file: 674)**

DIALOG(R) File 674:COMPUTER NEWS FULLTEXT

(c) 1999 IDG COMMUNICATIONS. All rts. reserv.

041372

**Aversion therapy: Banks overcoming fear of the 'Net**

Byline: Adam Gaffin

Journal: Network World Page Number: 1

Publication Date: December 12, 1994

Word Count: 847 Line Count: 81

**Text:**

Columbus, Ohio Despite their security concerns, banks are being forced to do **business** over the Internet by emerging competitors such as Microsoft Corp. and **credit card** companies that envision a plethora of on-line financial services. The threat of such competition...

... team with Netscape Communications Corp. of Mountain View, Calif., to develop a secure Internet-based **payment** system. Impending competition was also a driving force behind BankAmerica, Banc One Corp. and Citicorp...

... BankAmerica-Netscape system will link Netscape's client/server cryptography technology with the bank's **credit card** processing system.

Netscape uses algorithms developed by RSA Data Security, Inc. to provide authentication and...

... users of its World-Wide Web clients and servers. The BankAmerica-Netscape deal will let **merchants** set up secure Web-based ordering systems. The Web, which connects Internet resources around the...

...on the Internet in the first half of 1995. IT'S THE LAW Ensuring secure **transactions** may be more important to banks than other businesses because under various federal and state laws, banks can be held accountable for the actions of others. For example, if a **merchant** fails to deliver a product, the bank is held responsible for reimbursing the purchaser, he...

... Dierenger said the potential risk is compounded when the products are intangible items such as **information** or software delivered over a computer network. ``How do you verify that they're delivering the goods and services?'' he asked. The same holds true for bulk **transactions**, such as electronic funds **transfers** sent across a value-added network. ``If a VAN mishandles the data, ultimately, the bank...

... Killen said Microsoft sent a wake-up call to banks with its announced plans to **buy** Intuit Corp. Microsoft is looking at ways to link Intuit's popular Quicken home finances...

... do about it,'' Killen said. Because the Internet is developing so quickly as a new **business** channel, banks will have only a narrow window of opportunity to get on-line and...

... to the user's bank and investments accounts, he said. Dierenger said electronic links to **business** customers would let Banc One offer an entirely new line of **information** services. One example would be to **notify** customers when checks and drafts clear. Banks have long offered electronic funds **transfer** services, but Internet E-mail would let banks dash off **notices** to several employees within a customer company at once - for example to both the accounts...

... could also get hot, Dierenger said. Large-scale public-key systems typically rely on a **certification authority** to warehouse the public keys and guarantee their validity. ``A number of people inside the...

... such as CompuServe and Prodigy have long offered electronic malls and the promise of secure **credit card transactions**. But the Internet is far more attractive as a potential new channel for banks, according..



File 233:MICROCOMPUTER ABSTRACTS 1981-2000/JAN  
 (c) 2000 INFORMATION TODAY INCL.  
 File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS. 85-1999/DEC  
 (c)1999 INFO.SOURCES INC  
 File 278:Microcomputer Software Guide 1999/Dec  
 (c) 1999 Reed Elsevier Inc.

Set	Items	Description
S1	1285	(CREDIT OR DEBIT) (3N)CARD? ?
S2	182751	SINGLE OR ONE OR MANY OR PLURAL? OR MULTI OR MULTIPLE OR SEVERAL OR FIXED()NUMBER? OR REPEATED
S3	54972	TRANSACTION? OR PAYMENT? OR BUY? OR SPEND? OR TRANSFER? OR TRANSMIT? OR TRANSMISSION? OR PAYMENT? OR WITHDRAWAL? OR CHARG?
S4	7	ELECTRONIC() FINANCIAL() TRANSACTION?
S5	10311	PARAMETER? OR LIMITATION? ? OR DEFINITION?
S6	66931	MATCH? OR COMPAR? OR CORRESPOND? OR RELAT? OR ASSOCIAT? OR REFERENCED OR CONFORM?
S7	48	PAYMENT?(3N) (CATEGOR? OR TYPE? ? OR CLASSES)
S8	129	(MAXIMUM OR MINIMUM) (3N) (AMOUNT? OR COST OR INCREMENT? OR TOTAL? ?)
S9	1472	TIME(3N) (COMMITMENT? OR REQUIRE? OR RESTRAINT? OR CONSTRAINT? OR DEMAND? OR LIMITAT?)
S10	55	(PREDETERMIN? OR PRESET OR LIMITED OR SET OR PRESELECT? OR PRE() (SELECT? OR SET OR DETERMIN?) OR FIXED) (3N) TIME(3N) (PERIOD? OR INTERVAL? OR DURATION?)
S11	23717	VERIFY? OR AUTHORI? OR APPROV? OR ACCEPT? OR PERMIT? OR PERMISSION? OR VALID? OR CONFIRM?
S12	98373	CONTACT? OR NOTIF? OR ADVISE OR NOTICE? OR APPRIS? OR INFORMATION?
S13	205	(CUSTODIAL OR RESPONSIBLE) (3N) AUTHORITY OR TTP OR TRUSTED(-) THIRD PARTY OR TRUSTED() (INTERMED? OR AGENT?) OR CERTIFI?() (-) AUTHORITY? OR AGENT? OR AGENC?) OR CLEARING() (HOUSE? OR OFFICE?)
S14	19	ACCOUNT?(3N) (IDENTIFICATION? OR ID)
S15	42805	COMMUNICAT? OR MESSAGE? OR NOTIFICATION?
S16	86716	MERCHANT? OR VENDOR? OR SELLER? OR BUSINESS
S17	45081	CODE? OR NUMBER? OR NUMERAL? OR DIGIT? ? OR NUMERICAL
S18	813	S1 AND (S3 OR S4)
S19	0	S18 AND S6 AND S5 AND (S7 OR S8)
S20	1	S18 AND S6 AND (S9 OR S10)
S21	7	S18 AND (S7 OR S8)
S22	7	S21 NOT S20
S23	6	RD S22 (unique items)
S24	0	S18 AND S12 AND S13 AND S14
S25	1	S15(5N) S16 AND S17 AND S13
S26	1	S25 NOT (S23 OR S20)
S27	118	S2(5N) (S3 OR S4) AND (S5 OR S7 OR S8 OR S9 OR S10)
S28	115	S27 NOT (S23 OR S20 OR S26)
S29	11	S28 AND S11
S30	11	S29 NOT (S23 OR S20 OR S26)
S31	7	RD S30 (unique items)

20/3,K/1 (Item 1 from File: 256)  
DIALOG(R) File 256:SOFTBASE VIEWS,COMPANIES&PRODS.  
(c)1999 INFO.SOURCES INC. All rts. reserv.

00118238 DOCUMENT TYPE: Review

**PRODUCT NAMES:** NetWare for Small Business 4.2 (699314); Microsoft  
BackOffice Small Business Server 4.5 (671746); Netscape NetCenter  
(695963); Yahoo! Small Business (768634); R/3 (366366)

**TITLE:** They Want You: Small business means big business for major...  
**AUTHOR:** Hogan, Kevin  
**SOURCE:** Small Business Computing & Communic, v4 n6 p50(6) Jun 1999  
**HOME PAGE:** <http://www.smalloffice.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

**REVISION DATE:** 991030

...applications than simply e-mail and a static Web site. The organization wants to process **credit card transactions**, become a global player, provide a completely interactive 3D customer experience with just-in-time inventory, and do all of this with **relatively** automated tools that **require** little expertise and **time** resources. Products from AT&T, Sprint, Lycos, Microsoft Network, Netscape, and Yahoo! can help. Soup.

23/3,K/1 (Item 1 from file: 256)  
DIALOG(R) File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.  
(c)1999 INFO.SOURCES INC. All rts. reserv.

00115193 DOCUMENT TYPE: Review

PRODUCT NAMES: Operations Resource Management System (ORMS) (674231);  
LiveCommerce (692808); MarketStream (704946); SellerXpert (714828)

TITLE: The Buck Stops Here: The Online Gallery  
AUTHOR: Robinson, Teri  
SOURCE: InternetWeek, v755 p39(2) Mar 8, 1999  
ISSN: 0746-8121  
HOMEPAGE: <http://www.internetwk.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 991021

...USPS') and other online vendors' use of e-commerce, and in particular the efficacy of **payment** processing systems processing online sales. The USPS is running a pilot test of Post Office Online and is emphasizing the importance of customer service. The system uses a **payment** processing system from First Data Merchant Services and Tellan Software's **credit card** authorization system. An online art gallery brokers artworks by famous and lesser-known artists and has obtained significant productivity enhancements using outsourced **payment** processing handled by Eliance's eSourcing; Eliance provides customers with product information in real-time ...

...automatic purchasing. Although some users find ORMS and Live Commerce underpowered, this has been because **payment** systems have to give firms tools for managing relationships with customers and with **buyers** and sellers. The most successful systems will integrate enterprise resource planning (ERP), allow real-time **credit card** authorization, provide customer tracking, protect **buyer** and seller against fraud, merge multiple **payment types**, and bolster scalability to process growing numbers of customers.

DESCRIPTORS: Internet Marketing; Public Networks; **Credit Cards** ;  
Internet Utilities; Museums & Galleries; EFT (Electronic Funds  
**Transfer** ); Freight Processing

23/3,K/2 (Item 2 from file: 256)  
DIALOG(R) File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.  
(c)1999 INFO.SOURCES INC. All rts. reserv.

00112981 DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken ExpensAble 98 (585041)

TITLE: Painless Expense Reports  
AUTHOR: Hogan, Mike  
SOURCE: PC/Computing, v11 n12 p134(1) Dec 1998  
ISSN: 0899-1847  
HOMEPAGE: <http://www.pccomputing.com>

RECORD TYPE: Review  
REVIEW TYPE: Review  
GRADE: B

REVISION DATE: 990630

...the manual approach of stuffing paper receipts into a physical envelope.

Users can also import **credit card** , checking, and other **payment** accounts, along with **category** information from Quicken accounts. There are trip and hotel agencies to get started, and they...

**23/3,K/3 (Item 3 from file: 256)**  
DIALOG(R)File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.  
(c)1999 INFO.SOURCES INC. All rts. reserv.

00110887 DOCUMENT TYPE: Review

**PRODUCT NAMES: Online Merchant 1.0 (717312)**

**TITLE: Alpha Online Merchant Builds Basic Shops**  
**AUTHOR: Rapoza, Jim**  
**SOURCE: PC Week, v15 n39 p35(1) Sep 28, 1998**  
**ISSN: 0740-1604**  
**HOME PAGE: http://www.pcweek.com**

**RECORD TYPE: Review**  
**REVIEW TYPE: Review**  
**GRADE: B**

**REVISION DATE: 990823**

...at low cost. However, it does not have the more advanced features such as direct **payment** capabilities found in some competing electronic commerce tools. With Online Merchant, users can design an online store, create a product catalog, and configure shipping and **payment** options. The store can then be uploaded to a Web site. Because it does lack the **credit card** processing features, however, it will be less useful to larger businesses. It will be more...

...see how the store looks before making a final decision. Users can allow for any **type** of **payment** , and it is also simple to set different shipping options.

**23/3,K/4 (Item 4 from file: 256)**  
DIALOG(R)File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.  
(c)1999 INFO.SOURCES INC. All rts. reserv.

00101820 DOCUMENT TYPE: Review

**PRODUCT NAMES: ECXpert EDI (657506); Transact (612995); iCat Electronic Commerce Suite 3.0 (599328); Net.Commerce (627291)**

**TITLE: Stop and Shop**  
**AUTHOR: Kerstetter, Jim**  
**SOURCE: PC Week, v14 n21 p1(2) May 26, 1997**  
**ISSN: 0740-1604**  
**HOME PAGE: http://www.pcweek.com**

**RECORD TYPE: Review**  
**REVIEW TYPE: Product Analysis**  
**GRADE: Product Analysis, No Rating**

**REVISION DATE: 990530**

...what they want to accomplish with the World Wide Web site, how much then can **spend** , and how large the site should become. The Actra electronic data interchange (EDI) system selected...

...chose OM-Transact for its scalability and industrial-strength processing performance. OM-Transact is a **transaction** platform that receives multiple **payment types** , including EDI, **credit cards** , micropayments, and procurement information. Users of lower-priced software, including IBM's Net.Commerce, say...

23/3,K/5 (Item 5 from file: 256)  
DIALOG(R)File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.  
(c)1999 INFO.SOURCES INC. All rts. reserv.

00100751 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - Open Market Inc (861553); Company - Folio Corp  
(853747)

TITLE: Selling online  
AUTHOR: Jones, Chris  
SOURCE: InfoWorld, v19 n11 p47(2) Mar 17, 1997  
ISSN: 0199-6649  
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Company

REVISION DATE: 990530

...for electronic commerce. He states that Open Market's OM Transact platform will support many **types** of **payment** methods for business-to-business **transactions**, including **credit card**, purchase order, electronic data interchange (EDI), e-cash, and frequent flyer points. Open Market has...  
...expand its market base to support small- and mid-sized businesses. Open Market sells its **transaction** engine to large communications providers, who offer commerce services to smaller companies. In the next...

DESCRIPTORS: Internet Utilities; Public Networks; Software Marketing;  
Internet Marketing; EFT (Electronic Funds **Transfer**); EDI (Electronic Data Interchange)

23/3,K/6 (Item 6 from file: 256)  
DIALOG(R)File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.  
(c)1999 INFO.SOURCES INC. All rts. reserv.

00041703 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money (336734)

TITLE: Money  
AUTHOR: Law, Greg  
SOURCE: PCM, v10 n5 p10(2) Nov 1992  
ISSN: 0747-0460

RECORD TYPE: Review  
REVIEW TYPE: Review  
GRADE: A

REVISION DATE: 940330

...way to manage household and small-business finances. Money lets users track savings, checking, and **credit card** accounts plus **categorize payments** and deposits, and print reports. It is more than a checkbook or check register due...

26/3,K/1 (Item 1 from file: 233)  
DIALOG(R)File 233:MICROCOMPUTER ABSTRACTS  
(c) 2000 INFORMATION TODAY INCL. All rts. reserv.

00264662 92DC01-104

**Token Ring closes in on Ethernet -- Improvements in adapter cards and IBM's endorsement of token-ring over TTP should make token ring a more attractive LAN alternative**

Greenfield, David

Data Communications , January 21, 1992 , v21 n2 p47-51, 5 Page(s)

ISSN: 0363-6399

**...in on Ethernet -- Improvements in adapter cards and IBM's endorsement of token-ring over TTP should make token ring a more attractive LAN alternative**

... Features a table comparing bus type, data transfer techniques, on-board RAM, drivers, media, MAC code , and price of 21 products from 11 companies. Lists vendor addresses and telephone numbers . Includes a table and a graph. (tbc)

Descriptors: Board; Networks; Interface; Vendor Guide; Consumer Information; Data Communication

31/3,K/1 (Item 1 from file: 233)  
DIALOG(R) File 233:MICROCOMPUTER ABSTRACTS  
(c) 2000 INFORMATION TODAY INCL. All rts. reserv.

00453748 97BY03-004

**This cartridge is loaded -- SyQuest's latest removable-cartridge hard drive delivers excellent performance and a low cost**

Miastkowski, Stan  
BYTE , March 1, 1997 , v22 n3 p48, 1 Page(s)  
ISSN: 0360-5280  
Company Name: SyQuest Technology  
Product Name: SyJet

...Indicates that this drive has a switchable audiovisual (AV) mode that turns off its read **verify** step - which is beneficial when using audio or video files that require a constant, uninterrupted...

... needed. Also notes that bundled software includes utilities for formatting, copying cartridges, and setting drive **parameters** . Reports that the SyJet has a complete and detailed manual, and says that minimum sustained transfer was 3.3 MBps, and maximum **transfer** was 6.4 MBps. Includes **one** photo, one sidebar, and one ratings table. (jo)

31/3,K/2 (Item 2 from file: 233)  
DIALOG(R) File 233:MICROCOMPUTER ABSTRACTS  
(c) 2000 INFORMATION TODAY INCL. All rts. reserv.

00213550 90IW03-247

**Multiwindow Timbuktu preserves Mac's style**

Wyllie, Margie  
InfoWorld , March 19, 1990 , v12 n12 p32, 1 Pages  
ISSN: 0199-6649

... stations via multiple windows that can be moved, sized, and closed; there is no software **limitation** to the number of sessions or windows a single Mac can initiate or **accept** ; and it supports faster file **transfer** . Includes **one** screen display. (jb)

31/3,K/3 (Item 3 from file: 233)  
DIALOG(R) File 233:MICROCOMPUTER ABSTRACTS  
(c) 2000 INFORMATION TODAY INCL. All rts. reserv.

00190698 89PU04-010

**A stellar performance Per:Form**

Crider, Bill  
Publish! , April 1, 1989 , v4 n4 p80-82, 3 Pages  
ISSN: 0897-6007

... them out on screen or on paper. only drawback noted is that it will not **permit** working with t full Laserwriter Plus set of PostScript fonts. Says that even given this **limitation** , Per:Form is an excellent **buy** . Includes **one** screen display. (RF)

31/3,K/4 (Item 4 from file: 233)  
DIALOG(R) File 233:MICROCOMPUTER ABSTRACTS  
(c) 2000 INFORMATION TODAY INCL. All rts. reserv.

00103941 85PP03-002

**The Integrator (LOIS): A menu-driven system that pulls together otherwise non-compatible software packages**

Swearingen, Dan L  
PC Products , Mar 1985 , v2 n3 p93-95, 3 Pages  
ISSN: 8750-1163

A favorable review of The Integrator (\$295), a program that permits the transfer of data from one software package to another from Modern Technologies International Inc. (ModTech). Notes that it requires an...

... of 2M bytes of hard disk storage and 256K RAM. Discusses its features and limitations. Notes that the program includes a scratchpad, calculator, and calendar. Contains one photo.

31/3,K/5 (Item 1 from file: 256)  
DIALOG(R) File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.  
(c)1999 INFO.SOURCES INC. All rts. reserv.

00116998 DOCUMENT TYPE: Review

PRODUCT NAMES: RenderView (756351)

TITLE: Web-Based Digital Color Proofing Solution Is Launched  
AUTHOR: Staff  
SOURCE: Graphic Arts Monthly, v71 n3 p102(2) Mar 1999  
ISSN: 1047-9325  
HOMEPAGE: <http://www.gammag.com>

RECORD TYPE: Review  
REVIEW TYPE: Review  
GRADE: A

REVISION DATE: 991122

...connections, which have relatively limited bandwidth available. Spokespeople for the vendor say the product addresses many of the limitations associated with transmission of high-resolution files over dial-up connections, which include those related to poor resolution, color fidelity, color management, availability of written approvals, and customer acceptance issues. Since the first demonstration of RenderView at a Seybold conference, Scitex has expanded the...

...file formats supported, the server environment, and ease of connectivity. Uses other than digital proof approval are also supported. A PostScript RIP has been added for viewing PostScript files, and support ...

31/3,K/6 (Item 2 from file: 256)  
DIALOG(R) File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS.  
(c)1999 INFO.SOURCES INC. All rts. reserv.

00073675 DOCUMENT TYPE: Review

PRODUCT NAMES: FAXCOM (235997)

TITLE: Fax system cuts costs of daily reports -- in half  
AUTHOR: Wallace, Peggy  
SOURCE: InfoWorld, v16 n52 p58(1) Dec 26, 1994  
ISSN: 0199-6649  
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 980530

A 130-employee company provides credit card authorization and transaction processing services to 750 customers. One of the largest components of the business is fax technology. The fax is used to...



1 32 S (SECURE? OR INSUR?) (11A) (CREDIT CARD OR CREDIT CARD?) (13A) (PU  
 L2 38 S (SECURE? OR INSUR?) (11A) (CREDIT CARD OR CREDIT CARD? OR  
 DEBIT  
 L3 0 S (CONTACT### OR REACH### OR  
 MEET###) (17A) (CUSTODIAL?) (19A) (AUT  
 L4 26 S (CONTACT### OR REACH### OR MEET###) (27A) (AUTHORIZ? OR  
 AUTHENT  
 L5 19 S L4 AND (380/!! OR 235/!!! OR 705/!!)/NCL  
 L6 14 S (SUPPL### OR GRANT### OR GIV###) (13A) (AUTHORI? OR  
 AUTHENT?) (2  
 L7 436 S (GENERAT? OR CREAT? OR PRODUC?) (11A) (TRANSACT?) (7A) (COD?)  
 L8 3 S (GENERAT? OR CREAT? OR  
 PRODUC?) (11A) (TRANSACT?) (7A) (COD?) (17A  
 L9 2 S L8 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL  
 L10 7 S (COMMUNICAT?) (17A) (TRANSACT?) (11A) (COD?) (11A) (MERCHANT?)  
 L11 7 S L10 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL  
 L12 531 S (VERIFY?) (21A) (PURCHAS? OR PAYMENT?)  
 L13 5 S (VERIFY?) (21A) (PURCHAS? OR PAYMENT?) (5P) (OBTAIN? OR SEARCH?  
 O  
 L14 4 S L13 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL  
 L15 2 S (SINGLE OR ONE) (12A) (TRANSACT?) (11A) (MAXIMUM OR  
 HIGH?) (12A) (A  
 L16 0 S L15 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL  
 L17 2 S (MULTIPLE? OR MANY OR SEVERAL) (12A) (TRANSACT?) (11A) (MAXIMUM  
 O  
 L18 0 S L17 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL  
 L19 3 S L1 AND L7  
 L20 1 S L19 AND L12

L1 32 S (SECURE? OR INSUR?) (11A) (CREDIT CARD OR CREDIT  
 CARD?) (13A) (PU  
 L2 38 S (SECURE? OR INSUR?) (11A) (CREDIT CARD OR CREDIT CARD? OR  
 DEBIT  
 L3 0 S (CONTACT### OR REACH### OR  
 MEET###) (17A) (CUSTODIAL?) (19A) (AUT  
 L4 26 S (CONTACT### OR REACH### OR MEET###) (27A) (AUTHORIZ? OR  
 AUTHENT  
 L5 19 S L4 AND (380/!! OR 235/!!! OR 705/!!!)/NCL  
 L6 14 S (SUPPL### OR GRANT### OR GIV###) (13A) (AUTHORI? OR  
 AUTHENT?) (2  
 L7 436 S (GENERAT? OR CREAT? OR PRODUC?) (11A) (TRANSACT?) (7A) (COD?)  
 L8 3 S (GENERAT? OR CREAT? OR  
 PRODUC?) (11A) (TRANSACT?) (7A) (COD?) (17A  
 L9 2 S L8 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL  
 L10 7 S (COMMUNICAT?) (17A) (TRANSACT?) (11A) (COD?) (11A) (MERCHANT?)  
 L11 7 S L10 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL  
 L12 531 S (VERIFY?) (21A) (PURCHAS? OR PAYMENT?)  
 L13 5 S (VERIFY?) (21A) (PURCHAS? OR PAYMENT?) (5P) (OBTAIN? OR SEARCH?  
 O  
 L14 4 S L13 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL  
 L15 2 S (SINGLE OR ONE) (12A) (TRANSACT?) (11A) (MAXIMUM OR  
 HIGH?) (12A) (A  
 L16 0 S L15 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL  
 L17 2 S (MULTIPLE? OR MANY OR SEVERAL) (12A) (TRANSACT?) (11A) (MAXIMUM  
 O  
 L18 0 S L17 AND (380/! OR 380/!! OR 705/! OR 705/!! OR 235/!!!)/NCL

*Scanned  
fitter*

*Considered  
all*

*Considered all*

```
Set      Items  Descripti
S1        1605  (SECURE?) (1N) (CREDIT? OR SMART?) (12N) (CARL?) (12N) (PURCHAS-
E? OR BUY? OR PAYMENT?)
S2        77    (AUTHENTICAT? OR AUTHORIZ?) (12N) (ACCOUNT?) (13N) (IDENTIFICA-
T?) (12N) (DATA? OR INFORMATION?)
S3         0    (PLURALIT?) (15N) (PAYMENT? OR PURCHASE?) (15N) (AUTHORIZATION?
OR AUTHENTICAT?) (13N) (TRANSACT?) (26N) (INTERVAL?)
S4         0    (PLURALIT?) (15N) (PAYMENT? OR PURCHASE?) (15N) (AUTHORIZATION?
OR AUTHENTICAT?) (13N) (TRANSACT?)
S5         4    (GENERAT?) (11N) (TRANSACT?) (11N) (CODE?) (19N) (PAYMENT? OR PU-
RCHASE?) (19N) (AUTHORIZATION? OR AUTHENTICATION?)
S6         0    S2(4S)S4
?s (authorizat? or autheticat?) (19n) (single? or one?) (21n) (transaction?) (19n) (maximu
m?) (21n) (authorizat? or authenticat?)
>>>File 2 processing for SINGLE? stopped at SINGLEMODE CHALCOGENIDE GLASS
FIBERS
Processing
Processed 10 of 22 files ...
Completed processing all files
26523 AUTHORIZAT?
12 AUTHETICAT?
2891774 SINGLE?
6210846 ONE?
167069 TRANSACTION?
1292618 MAXIMUM?
26523 AUTHORIZAT?
32151 AUTHENTICAT?
7 (AUTHORIZAT? OR AUTHETICAT?) (19N) (SINGLE? OR
ONE?) (21N) (TRANSACTION?) (19N) (MAXIMUM?) (21N) (AUTHORIZAT?
OR AUTHENTICAT?)
?s s1(7s)s7
1605 S1
7 S7
S8 0 S1(7S)S7
?t s7/full/1
```

Set	Items	Description
S1	1605	(SECURE?) (12N) (CREDIT? OR SMART?) (12N) (CARD?) (12N) (PURCHASE? OR BUY? OR PAYMENT?)
S2	77	(AUTHENTICAT? OR AUTHORIZ?) (12N) (ACCOUNT?) (13N) (IDENTIFICATION?) (12N) (DATA? OR INFORMATION?)
S3	0	(PLURALIT?) (15N) (PAYMENT? OR PURCHASE?) (15N) (AUTHORIZATION? OR AUTHENTICAT?) (13N) (TRANSACTION?) (26N) (INTERVAL?)
S4	0	(PLURALIT?) (15N) (PAYMENT? OR PURCHASE?) (15N) (AUTHORIZATION? OR AUTHENTICAT?) (13N) (TRANSACTION?)
S5	4	(GENERAT?) (11N) (TRANSACTION?) (11N) (CODE?) (19N) (PAYMENT? OR PURCHASE?) (19N) (AUTHORIZATION? OR AUTHENTICATION?)
S6	0	S2(4S) S4
S7	7	(AUTHORIZAT? OR AUTHENTICAT?) (19N) (SINGLE? OR ONE?) (21N) (TRANSACTION?) (19N) (MAXIMUM?) (21N) (AUTHORIZAT? OR AUTHENTICAT?)
S8	0	S1(7S) S7
?		

Set	Items	Description
S1	1605	(SECURE?) (11N) (CREDIT? OR SMART?) (12N) (CARD?) (12N) (PURCHASE? OR BUY? OR PAYMENT?)
S2	77	(AUTHENTICAT? OR AUTHORIZ?) (12N) (ACCOUNT?) (13N) (IDENTIFICATION?) (12N) (DATA? OR INFORMATION?)
S3	0	(PLURALIT?) (15N) (PAYMENT? OR PURCHASE?) (15N) (AUTHORIZATION? OR AUTHENTICAT?) (13N) (TRANSACT?) (26N) (INTERVAL?)
S4	0	(PLURALIT?) (15N) (PAYMENT? OR PURCHASE?) (15N) (AUTHORIZATION? OR AUTHENTICAT?) (13N) (TRANSACT?)
S5	4	(GENERAT?) (11N) (TRANSACT?) (11N) (CODE?) (19N) (PAYMENT? OR PURCHASE?) (19N) (AUTHORIZATION? OR AUTHENTICATION?)
S6	0	S2(4S)S4
S7	7	(AUTHORIZAT? OR AUTHENTICAT?) (19N) (SINGLE? OR ONE?) (21N) (TRANSACTION?) (19N) (MAXIMUM?) (21N) (AUTHORIZAT? OR AUTHENTICAT?)
S8	0	S1(7S)S7
S9	0	(PLURALIT?) (14N) (PAYMENT? OR PURCHASE?) (15N) (TRANSACT?) (15N) (FIX?) (16N) (TIME? OR PERIOD?)
S10	0	(PLURALIT?) (14N) (PAYMENT? OR PURCHASE?) (15N) (TRANSACT?) (15N) (FIX? OR INTERVAL?) (16N) (TIME? OR PERIOD?)
?		

Revised all  
rev 12-11-11

Scanned  
to this

Considered  
all

Considered  
all

Considered  
all

L1 112 SEA (SECUR?) (11A) (CREDIT? OR SMART?) (5A) (CARD?) (12A) (PURCHAS?  
OR BUY?)  
L2 75 SEA (AUTHORIZ? OR AUTHENTICAT?) (11A) (ACCOUNT?) (21A) (CUSTOMER?  
OR BUYER? OR PURCHASER? OR CONSUMER?) (10A) (CREDIT? OR  
SMART?) (1  
1A) (CARD?)  
L3 121 SEA (AUTHORIZ? OR AUTHENTICAT?) (11A) (ACCOUNT?) (21A) (CUSTOMER?  
OR BUYER? OR PURCHASER? OR CONSUMER?) (20A) (ID? OR  
IDENTIFICAT?)  
L4 1 SEA L1 AND L2 AND L3  
D  
L4 1 KWIC, NCL  
D  
L4 1 IBIB, KWIC, NCL  
L5 2 SEA (GENERAT?) (11A) (TRANSACT?) (11A) (COD?) (21A) (PAY? OR  
PURCHAS? OR BUY?) (21A) (AUTHORIZAT?)  
D  
L5 1 KWIC, NCL, IN  
L6 76 SEA (PAYMENT?) (21A) (PURCHAS? OR  
BUY?) (19A) (TRANSACT?) (11A) (TIME  
? OR PERIOD?)  
L7 57 SEA L6 AND (705/!)/NCL  
L8 57 SEA L6 AND (705/! OR 705/!)/NCL  
D  
L8 1 KWIC, NCL  
L9 1 SEA (PAYMENT?) (21A) (PURCHAS? OR  
BUY?) (19A) (TRANSACT?) (11A) (TIME  
? OR PERIOD?) (11A) (INTERVAL?)  
D  
L9 1 KWIC, NCL  
L10 0 SEA (PAYMENT?) (21A) (PURCHAS? OR  
BUY?) (19A) (TRANSACT?) (11A) (TIME  
? OR PERIOD?) (11A) (UNSPECIF?) (11A) (INTERVAL?)  
L11 1 SEA (PAYMENT?) (21A) (PURCHAS? OR  
BUY?) (19A) (TRANSACT?) (11A) (TIME  
? OR PERIOD?) (11A) (INTERVAL?)  
L12 3 SEA (GENERAT?) (11A) (TRANSACT?) (11A) (COD?) (21A) (ID? OR  
IDENTIFIC  
AT?) (21A) (MERCHANT?)  
D  
L12 1 KWIC, NCL  
D  
L12 2 KWIC, NCL  
D  
L12 3 KWIC, NCL  
L13 0 SEA (AUTHORIZ? OR  
AUTHENTICAT?) (11A) (REPEAT?) (12A) (TRANSACT?) (1  
2A) (FIXED?) (13A) (INTERVAL?)